



# Research Brief

## HEALTHCARE SERVICES AVAILABLE FOR THE INDIGENT IN THE SAN ANTONIO METROPOLITAN AREA

JUNE 2018

Current Application: The University of Texas Foundation, Inc.

**THE HIGH COST OF HEALTH CARE SERVICES**  
 Providing health care to Americans, particularly the poor and uninsured, is an expensive business. In 2016, national health expenditures consumed 17.9% of the United States Gross Domestic Product, or \$3.3 trillion, and is projected to grow at a rate of 5.5% per year from 2017-25 (Centers for Medicare and Medicaid Services [CMS], 2018). Table 1 presents a variety of services rendered along with their associated costs:

	<i>\$ (billions)</i>	%
Hospital Care	1,083	32
Physician/Clinical/ Professional Services	757	23
Drug & Other Nondurables	391	12
Nursing Home Care	163	5
Dental Services	124	4
Home Health Care	92	3
Durable Medical Equipment	51	2
Other Health, Residential & Personal Care	176	5
<b>TOTAL</b>	<b>2,837</b>	<b>86*</b>

(CMS, 2018b)  
 \*remaining percentage of cost (14%) is from government administration, net cost of health insurance, and government public health activities

**PAYING FOR HEALTH CARE SERVICES**  
 The costs of providing all of these healthcare services are reimbursed using a variety of methods, ranging from private health insurance programs, consumer out-of-pocket expenses, government programs (such as Medicare, Medicaid, and the Children’s Health Insurance

Program [CHIP]), and uncompensated charity care given at hospitals and non-profit agencies. The distribution of expenditures appears in Table 2:

	<i>\$ (billions)</i>	%
Out of pocket	353	11
Private Health Insurance	1,123	35
Medicare	672	21
Medicaid	566	18
Other health insurance programs*	126	4
Other third party payers, programs, and public health activity**	341	11
<b>TOTAL</b>	<b>3,180</b>	<b>100</b>

(CMS, 2018b)  
 \*Includes CHIP, Department of Defense, and Department of Veterans’ Affairs  
 \*\*Includes workers’ compensation, worksite health care, other private revenues, Indian Health Service, general assistance, maternal and child health, vocational rehabilitation, other federal programs, Substance Abuse and Mental Health Services Administration, other state and local programs, and school health

**HEALTH EXPENDITURE IN TEXAS**  
 Texas expended \$42.9 billion on health care, or 43.1% of Texas government spending in 2015. Agencies and institutions support Medicaid, CHIP, mental health services, prison health care, health-related research, medical insurance for both active and retired state government employees, workers’ compensation and other programs (Hegar, 2017). Table 3 provides a breakdown of expenditures by agency.

Agency	State Funds	Federal Funds	Other*	All Funds
Cancer Prevention and Research Institute of Texas	-	-	\$33.90	\$33.90
Employees Retirement System	\$1,355.50	\$292.50	\$252.90	\$1,900.90
State Office of Risk Management	\$22.40	\$5.00	\$3.10	\$30.50
Department of Aging and Disability Services	\$1,883.70	\$2,844.30	-	\$4,728.00
Department of Assistive and Rehabilitative Services	\$52.10	\$98.00	\$1.10	\$151.20
Department of Family Protective Services	\$6.70	\$0.10	-	\$6.80
Department of State Health Services	\$1,363.60	\$533.60	\$225.00	\$2,122.30
Health and Human Services Commission	\$10,435.30	\$14,940.80	-	\$25,376.10
Texas School for the Blind and Visually Impaired	\$6.30	\$0.70	-	\$7.00
Texas School for the Deaf	\$5.20	-	-	\$5.20
Teacher Retirement System of Texas	\$1,310.20	-	-	\$1,310.20
University of Texas System	\$436.00	-	\$436.50	\$872.40
Texas A&M University System	\$136.60	\$3.90	\$70.30	\$210.80
Health-Related Institutions of Higher Education**	-	-	-	\$5,041.50
Health-Related Research at Higher Education Institutions***	\$351.80	-	\$136.40	\$488.20
Texas Department of Criminal Justice	\$619.50	-	\$0.60	\$620.10
Texas Juvenile Justice Department	\$37.90	-	\$0.60	\$38.50
Texas Department of Agriculture	\$2.60	\$1.70	-	\$4.20
Texas Department of Transportation	\$1.90	-	-	\$2.70
<b>Total Health Care Expenditures</b>	<b>\$18,027.30</b>	<b>\$18,720.50</b>	<b>\$1,156.40</b>	<b>\$42,950.50</b>
*“Other” includes grants from private foundations, interagency contracts, trust funds, bond proceeds, local accounts held by higher education institutions, etc.				
**Expenditures are presented as “All Funds” since the method of finance detail was not available.				
*** “All Funds” does not include all research expenditures. The category includes state general revenue and state grants only.				
(Minton, Vela, & Wright, 2017).				

**HEALTH CARE COVERAGE**

The U.S. Census Bureau (2018b) reported 80.7% of Texans had health insurance; meanwhile 88.3% of Americans had health insurance in 2016. The following chart compares the percentages of types of health insurance in Texas to the US:

	United States 2016	Texas 2016
Employer	49%	49%
Non-Group	7%	6%
Medicaid	19%	16%
Medicare	14%	11%
Other Public	2%	2%
Uninsured	9%	15%

(Kaiser Family Foundation [KFF], 2018)

Of Americans who are uninsured, the majority are of working age (18-64 years old). While

more than half of Texas’ unemployed lacked insurance, almost one-quarter of employed Texans were reported uninsured (U.S. Census Bureau, 2018b). Decreased rates of employer-based health insurance coverage in Texas often occur due to a higher share of workers employed part-time, high amounts of construction and farming jobs, low amounts of manufacturing jobs, and lower rates of unionization (Center for Public Policy Priorities [CPPP], 2011).

Those who lack employer or individual insurance policies often turn to government programs such as Medicare, Medicaid, and CHIP for help. However, those programs have strict eligibility requirements that primarily serve the youngest, the oldest, those with families, and those are have the most need.

**DETERMINING ELIGIBILITY FOR GOVERNMENT HEALTH INSURANCE PROGRAMS**

In order to determine financial eligibility for government programs serving the indigent, the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE) provides yearly poverty guidelines, referred to as the federal poverty level (FPL). The FPL for 2018 is \$12,140 annual income for one person and \$25,100 for a family of four (ASPE, 2018). Levels of poverty nationally, at the state level, and in the KCF counties of interest include:

PERCENT OF TOTAL POPULATION IN POVERTY, 2016	
United States	15.1%
Texas	16.7%
Bandera County	16.5%
Bexar County	17.2%
Comal County	9.2%
Kendall County	6.1%
(U.S. Census Bureau, 2018a)	

Notably, Bexar County’s poverty level is higher than the state and national levels. Bandera County has a higher poverty level than the national level, but is lower than the state level.

**GOVERNMENT INSURANCE PROGRAMS**

*MEDICAID*

Medicaid primarily aids low-income people, including some elderly individuals and individuals with disabilities. Medicaid eligibility is based upon stringent income requirements as well as other qualifiers such as age, disability, pregnancy, and citizenship status. Eligibility levels are highest among pregnant women and children (KFF, 2017). Texas Medicaid covered 4.07 million people in fiscal year 2017 (Texas Health and Human Services [HHS], n.d.). The most recent local enrollment statistics for the KCF counties of interest include:

MEDICAID ENROLLMENT FISCAL YEAR 2017	
Bandera County	2,224
Bexar County	303,966
Comal County	11,258
Kendall County	2,750
(HHS, n.d.)	

*CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)*

CHIP expands the scope of Medicaid’s health insurance specifically to children and pregnant women whose families earn too much to qualify for Medicaid, but are still at or below 200 percent of the FPL (Minton, Vela, & Wright, 2017). There were 390,625 Texans enrolled in CHIP in fiscal year 2017 (HHS, n.d.). “Spending for Medicaid and CHIP totaled \$30.3 billion in 2015, or 70 percent of all state government health care spending” (Minton, Vela, & Wright, 2017).

*MEDICARE*

Medicare, unlike the previous programs, is not based on income. It primarily serves those over 65 but also covers younger people who are disabled or who experience end-stage renal disease. In 2017, Texas had 3.9 million Medicare recipients (CMS, 2018a). The following table displays Medicare enrollment in the KCF counties of interest:

MEDICARE ENROLLMENT 2017	
Bandera County	5,785
Bexar County	276,334
Comal County	30,524
Kendall County	11,800
(CMS, 2018a)	

*AFFORDABLE CARE ACT (ACA) IN TEXAS*

Although many insured Texans benefitted from ACA provisions such as the removal of lifetime limits on health benefits, ending discrimination for pre-existing conditions, and the expansion of mental health and substance use disorder benefits, there is still a coverage gap into which many fall. Across the U.S., 2.4 million people are in this coverage gap, with 27% of these individuals in Texas. Over half of these individuals are aged 34 to 64. “The ACA Medicaid expansion was designed to address the high uninsured rates among low-income adults providing a coverage option for people with limited access to employer coverage and limited income to purchase coverage of their own” (Garfield and Damico, 2017).

Texas legislators chose not to accept federal funding to expand the Medicaid program, along with 19 other states as of October 2017 (Garfield

and Damico, 2017). As a result, there are almost one million Texans who still cannot afford health insurance, including:

- Able-bodied adults are not eligible for Medicaid regardless of income
- Working parents with incomes above \$4,000 per year (18% of FPL for a family of three) do not qualify for Medicaid
- Adults with incomes up to 138% of FPL do not qualify for financial assistance under ACA because the ACA expanded Medicaid to adults up to 138% of FPL but made the expansion optional for states

(CPPP, 2016)

**HOSPITAL OWNERSHIP**

There are three types of acute care hospital ownership:

- *Public hospitals* – city, county, or state-operated facilities
- *Nonprofit hospitals* – operated by not-for-profit organizations such as religious organizations, community hospitals
- *For-profit hospitals* – operated by an individual, partnership, or profit-making corporation

In Texas, approximately 54% of hospitals are for-profit, 28% are nonprofit, and 18% are public. In the KCF counties of interest there were 26 acute care hospitals as of December 2016 (Texas Department of State Health Services [DSHS], 2018b):

- Bexar County
  - 18 for-profit
  - 2 public –
    - University Hospital
    - Texas Center for Infectious Disease
  - 2 nonprofit –
    - CHRISTUS Santa Rosa Medical Center
    - Children’s Hospital of San Antonio
- Comal County
  - 3 for-profit
  - 1 non-profit
- Bandera and Kendall Counties – no acute care hospitals

(DSHS, 2018b)

**UNCOMPENSATED HEALTH CARE**

Uncompensated care refers to the amount of services for which no payment is received either from the patient or from third-party payers such as insurance and is comprised of the sum of bad debt charges, or services for which the hospital did not receive payment, and charity charges (charges attributable to charity care that do not include bad debt charges, contractual allowances, or discounts) (American Hospital Association [AHA], 2017). Charity charges for nonprofit hospitals nearly quadrupled “between 2002 and 2011 increasing from \$1.25 billion to \$4.98 billion” (DSHS, 2013, p15). In 2014, Texas hospitals assumed \$5.5 billion in uncompensated care costs (Minton, Vela, & Wright, 2017).

The following table lists the five Bexar County hospitals with the highest amount of uncompensated care:

TOP FIVE HOSPITALS WITH UNCOMPENSATED HEALTH CARE CHARGES IN BEXAR COUNTY: 2016				
Hospital	Owner	Bad Debt Charges	Charity Charges	Total Uncompensated Charges
Baptist Medical Ctr	FP	\$1,932,849,524	\$67,307,005	\$2,000,156,529
University Hospital	P	\$136,750,936	\$503,650,279	\$640,356,215
Methodist Hospital	FP	\$85,826,166	\$92,358,940	\$178,185,106
CHRISTUS Santa Rosa: MedCenter	NP	\$40,232,638	\$73,681,016	\$113,920,654
Southwest General	FP	\$48,477,873	\$14,180,281	\$62,658,154

(DSHS, 2017)

Despite the availability of government insurance programs, many Americans continue to struggle to access and pay for the healthcare services they need. As a result, Chapter 61 of the Texas Health and Safety Code, amended by the Texas legislature through the Indigent Health Care and Treatment Act (1989), **requires** county-run programs and **encourages** hospital districts and public hospitals to provide basic health care services to eligible indigent residents. Those basic health care services are considered to be:

- Medical Screenings
- Annual Physicals
- Inpatient/Outpatient Hospital Services

- Rural Health Clinics
- Laboratory/X-Ray Services
- Family Planning Services
- Physician Services
- Skilled Nursing Facility Services
- Up to 3 Prescription Drugs per Month

The Texas Indigent Health Care and Treatment Act (1989) defines an indigent person as an individual with few to no assets and an income below 21% of the FPL. However, Texas counties “may use a less restrictive standard or eligibility” by “incorporat[ing] a net income eligibility level that is less than 50 percent of the FPL” (Indigent Health Care and Treatment Act, 1989, Sec. 61.023).

Counties which spend more than 8% of their general tax revenue on indigent health services qualify and notify the appropriate department in a timely manner to receive state assistance (Indigent Health Care and Treatment Act, 1989, Sec. 61.037). Unfortunately, the state assistance fund does not reimburse all of a county’s expenditures. In fiscal year 2016, the state assistance fund only paid \$469,241.87 to six Texas counties, none of which were KCF counties of interest (DSHS, 2018a).

Many uninsured and indigent people who lack insurance resort to repeatedly using emergency rooms at local hospitals, resulting in high amounts of uncompensated costs. Of the 11 public health regions in Texas, health region 8, which includes Bandera, Bexar, Comal, and Kendall Counties among others, had the highest rate of uncompensated health care as a percentage of gross patient revenue in 2011. The rate in Region 8 was 11.8%, slightly higher than the state average rate of 9.5% (DSHS, 2013).

#### **HEALTH CARE SAFETY NET**

To counteract the drain on emergency rooms, a variety of Bexar county health care organizations exist to serve as a safety net for the uninsured and indigent, to lower the costs of uncompensated care, and to ensure access to health care for all people.

The health care safety net consists of a wide variety of providers delivering care to low-income and other vulnerable populations,

including the uninsured and those covered by Medicaid. Safety net providers include a variety of public and private hospitals, clinics and physicians who serve disadvantaged patients, with or without health insurance (Cunningham & Felland, 2013). Safety-net services are provided by public, private, non-profit, teaching, and rural hospitals, as well as federally qualified health centers (FQHC), Community-Oriented Primary Care Clinics (COPC), local health departments, and community health centers. There are two FQHCs in the KCF counties of interest, CentroMed and CommuniCare, both in San Antonio (HHSC, 2017).

In Bexar County, the majority of services for the indigent are provided by CentroMed/El Centro del Barrio, CommuniCare, the Daughters of Charity, the Methodist Health Care Ministries, the Metropolitan Health District, Planned Parenthood, the San Antonio Christian Dental Clinic, and the University Health System (*Carelink*). The bulk of these organizations either accept private or government insurance, charge using a sliding scale based upon both income and family size for the uninsured, or are free of charge. The University of Texas Health Science Center also offers free student-run medical and dental clinics conducted at local non-profit agencies (University of Texas Health Science Center San Antonio, n.d.). A brief description of some of the larger programs follows.

#### *CentroMed/El Centro del Barrio*

CentroMed, also known as El Centro del Barrio, is a 501(c)(3) non-profit FQHC. This organization offers primary medical and dental care, pharmacies, and a wide variety of other mental health and educational health services at 12 sites through-out Bexar County and two sites in Comal County. In addition to primary care clinics, there are also clinics that specialize in care for the homeless, dentistry, and Women, Infant, Child (WIC) programs (CentroMed, n.d.).

#### *CommuniCare Health Centers*

This organization is a federally-funded, non-profit community health system. It has eight clinic locations in Bexar County and one

location in Kendall County. These centers provide primary medical care, obstetrical care, gynecological care, dental care, WIC services, behavioral health, and minor surgery. For individuals with no health insurance, the clinic supplies medical care on a sliding fee scale. Healthcare assistance is determined by income and family size according to the FPL (CommuniCare Health Centers, 2017).

#### *Carelink*

*Carelink* is a program carried out through the University Health System (UHS) to help indigent persons receive and afford better healthcare. This is a financial assistance program, not health insurance. The program is made available to all Bexar County residents who are not eligible for programs such as Medicare, Medicaid, or CHIP and meet income requirements. *Carelink's* basic function is to assist families in attaining the appropriate healthcare through the UHS, give discounted healthcare to those who qualify, and enlist families in a monthly payment program to ease the financial burden of healthcare (University Health System [UHS], 2018b). UHS operates 13 community clinics, five urgent-care clinics, and two school-based centers in addition to the Texas Diabetes Institute, four renal dialysis centers, and the University Hospital (UHS, 2018a).

#### *Methodist Healthcare Ministries*

Methodist Healthcare Ministries is an organization dedicated to creating healthcare for uninsured and low-income families across 74 South Texas counties (Methodist Healthcare Ministries, n.d.a). It operates two primary care clinics in San Antonio: the Wesley Health & Wellness Center and the Bishop Ernest T. Dixon

Clinic. Additionally, two school-based clinics provide medical and dental services to school-age children and their younger siblings. At the Wesley and Dixon Clinics, primary medical care and case management services are available to uninsured and underinsured (Methodist Healthcare Ministries, n.d.b). This organization also collaborates with similarly focused organizations and state government in development of public policy (Methodist Healthcare Ministries, n.d.a).

#### *San Antonio Metropolitan Health District (Metro Health)*

Metro Health is responsible for providing public health programs in Bexar County including immunizations, clinical services, disease control, health education, and dental health. It currently maintains one immunization clinic, a sexually transmitted disease clinic, a tuberculosis clinic, and ten WIC clinics (San Antonio Metropolitan Health District, 2017)

#### *Prescription Assistance*

Some organizations offer prescription assistance. Any Baby Can's Prescription Assistance Program (PAP) helps families without insurance or who are unable to afford the full cost of prescriptions apply for free or low cost prescription drugs (Any Baby Can, n.d.). CentroMed also offers assistance with acquiring affordable medications to its clinic patients through pharmaceutical company programs (CentroMed, n.d.).

A detailed list of the organizations that provide health care to the uninsured/indigent, their services, and their location within Bexar County is provided on the next two pages of this research brief.

<b>TABLE 7 BEXAR COUNTY HEALTH CARE CLINICS SERVING LOW-INCOME AND/OR UNINSURED PERSONS</b>											
	<b>Clinic Name</b>	<b>Family Practice</b>	<b>Dental</b>	<b>Mental Health</b>	<b>WIC</b>	<b>Counseling</b>	<b>Health Education/ Nutrition</b>	<b>Pharmacy/Medicatio n Assistance</b>	<b>Women's Health/ Family Planning</b>	<b>Pediatrics</b>	<b>Homeless</b>
<b>Downtown</b>											
1	Buena Vista WIC Clinic				√						
2	CentroMed Santa Rosa	√		√			√				
3	CommuniCare East Campus	√	√						√	√	
4	CommuniCare Downtown Campus	√								√	
5	CommuniCare Metropolitan Women's Clinic								√		
6	CentroMed Sarah E. Davidson Clinic (at Haven for Hope)	√									√
7	Metro Health Immunization Center									√	
8	Metro Health District Main Office		√			√	√				
9	Planned Parenthood – San Pedro					√	√		√		
10	San Antonio Christian Dental Clinic		√								
11	UHS Robert B. Green Campus	√		√		√	√	√	√	√	
<b>North Central</b>											
12	University Family Health Center (UFHC) - North	√		√		√	√			√	
13	UHS Kenwood Clinic (Dental by MetroHealth)	√	√						√	√	
14	UHS Medical Center Pavilion	√							√	√	
<b>North East</b>											
16	CentroMed Noemi Galvan Eling Clinic (Walzem Clinic)	√	√	√		√			√		
17	CentroMed WIC Nutrition (Walzem)				√						
18	CommuniCare Hill Country Village Pediatrics						√			√	
19	Metro Health Rittiman Clinic				√						
20	Planned Parenthood Northeast Clinic					√	√		√		
21	Rittiman WIC Clinic				√						
22	UHS Eastside Clinic	√							√	√	
23	UHS Naco Perrin Clinic	√			√				√	√	
<b>North West</b>											
24	CommuniCare West Campus	√		√		√			√	√	
25	CommuniCare Northwest Campus	√		√	√	√			√	√	
26	CommuniCare Shavano Park										
27	Metro Health Buena Vista Clinic				√						
28	Metro Health Callaghan Clinic				√						
29	Metro Health Marbach Clinic				√						
30	Planned Parenthood South Texas Medical Center Clinic					√	√		√		
31	Planned Parenthood Marbach Clinic					√	√		√		
32	Sabine WIC Clinic				√						
33	UTHSCSA Dental School		√								
34	UFHC - Northwest	√					√	√		√	
35	UHS – Health for Women on Callaghan								√		
36	UHS Pavilion (Urgent care)				√					√	
<b>Continued on the next page</b>											

	<b>Clinic Name</b>	<b>Family Practice</b>	<b>Dental</b>	<b>Mental Health</b>	<b>WIC</b>	<b>Counseling</b>	<b>Health Education/ Nutrition</b>	<b>Pharmacy/Medication Assistance</b>	<b>Women's Health/ Family Planning</b>	<b>Pediatrics</b>	<b>Homeless</b>
<b>South East</b>											
37	CentroMed City Base Clinic					√	√				
38	Methodist Dixon Health & Wellness Center	√				√	√				
39	Pecan Valley Clinic				√						
40	Planned Parenthood Southeast Clinic					√	√		√		
41	UFHC - Southeast	√		√				√		√	
42	UHS South Flores Clinic	√							√	√	
<b>South West</b>											
43	CentroMed Ascot Family Resource Center	√	√	√		√		√	√		√
44	CentroMed Maria Castro Flores Clinic	√	√								
45	CentroMed Medina Base Clinic	√								√	
46	CentroMed Palo Alto Clinic	√	√		√		√			√	
47	CentroMed South Park Dental Clinic		√								
48	CentroMed South Park Medical Clinic	√		√			√	√	√	√	
49	CentroMed Southside Clinic	√	√	√			√		√	√	
50	CentroMed WIC Clinic				√						
51	CommuniCare Las Palmas WIC						√				
52	CommuniCare Potranco Campus	√			√				√	√	
53	Daughters of Charity El Carmen Wellness Center						√				
54	Daughters of Charity La Mision Family Health Care	√	√			√	√	√	√		
55	Methodist Health Wesley Health & Wellness Center		√			√	√	√			
56	UFHC - Southwest	√		√		√	√	√	√	√	
57	UHS Salinas Clinic	√			√				√	√	
58	UHS Zarzamora Clinic	√							√		
(CentroMed, n.d.; CommuniCare Health Centers, 2017; Daughters of Charity Services, 2017; Methodist Health Care Ministries, n.d.b; Planned Parenthood, 2018; San Antonio Christian Dental Clinic, n.d.; San Antonio Metropolitan Health District, 2018; University Health System, 2018a; University of Texas at San Antonio Dental School, n.d.)											



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